

AMENDMENTS TO THE CLAIMS

This Listing of Claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1. (Currently Amended) A method for providing remote access to financial services comprising the steps of:

- a) providing at least one business host;
- b) linking, over a network, a server to the business host, wherein the server contains infrastructure and business application software to access the business host;
- c) linking, over a network, at least one automated teller machine (ATM) and at least one home banking terminal to the server, wherein the home banking terminal is a personal computer;
- d) providing user software for installation by a customer of the business host on the at least one home banking terminal, wherein when installed by the customer the user software ~~allows-enables the personal computer to allow~~ multiple customers of the ~~at least one home banking terminal-business host~~ to each select from different languages and wherein when installed by the customer, the user software ~~is able-enables the computer~~ to access the infrastructure and business software located on the server; and
- e) displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal in the user selected language, wherein the first user interface and the second user interface are substantially the same.

2-3. (Canceled)

4. (Currently Amended) A method for allowing a plurality of users to remotely access [[the]] financial services of at least one service provider comprising the steps of:

a) installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal;

b) allowing multiple users of the plurality of remote terminals to configure the user software to reflect each user's preferences, wherein the preferences include a language and to configure a communication method of the user's terminal with a standard international host in accordance with communication methods available at the user's home;

c) providing a uniform connection between the remote terminals to ~~[[a]]~~ the standard international host, the uniform connection including a uniform user interface for each user on screens of the first terminal and the second terminal;

d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host and wherein the plurality of business applications can be accessed by the user software;

e) linking the standard international host to the service provider;

f) providing secure communication between the user, the standard international host and the service provider;

g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider; and

h) providing data compression for communications between the user, the standard international host and the service provider.

5. (Canceled)

6. (Currently Amended) A method for performing financial transactions from a location remote from a business host comprising the steps of:

a) providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM;

b) installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface, wherein the user software ~~allows~~ when installed on the remote terminal enables the remote terminal to allow multiple users of the remote terminal to each select from different languages when accessing the remote terminal and enables configuration by the user of the remote terminal for a communication method available at a home of a user;

c) configuring the user interfaces to display data in the language selected by a user;

d) establishing an electronic link between the remote terminal and a server; and

e) establishing an electronic link between the server and a business host.

7. (Original) The method of claim 6 further comprising the step of authenticating the identity of a user by comparing a personal identification number (PIN) of a user with a PIN resident on the server.

8. (Original) The method of claim 6 further comprising the step of encrypting and transmitting data between the remote terminal and the server.

9. (Original) The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal computer.

10. (Original) The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant.

11. (Original) The method of claim 6 further comprising the step of performing a financial transaction.

12. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by editing a payee list.

13. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by authorizing a direct debit.

14. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by deleting a direct debit.

15. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by purchasing a mutual fund.

16. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by selling a mutual fund.

17. (Original) The method of claim 11 in which the step of performing a financial transaction further comprises the steps of:

- a) selecting a mutual fund; and
- b) reviewing a mutual fund.

18. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by reviewing account information

19. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by reviewing securities information.

20. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by generating a transaction journal.

21. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by transferring assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts.

22. (Original) The method of claim 21 further comprising the step of exchanging the assets of the first account to a currency consistent with the second account.

23. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by ordering checks.

24. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by printing an account statement.

25. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by printing a balance summary.

26. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by processing a payment.

27. (Original) The method of claim 6 in which the step of establishing an electronic link between the remote terminal and a server further comprises the steps of:

- a) sending an authorizing message to the server;
- b) sending the authorizing message to a bank security server; and
- c) sending the authorizing message to a bank hardware encryption device.

28. (Original) The method of claim 6 in which the step of establishing an electronic link between the server and a service provider further comprises the steps of:

- a) sending an authorizing message to the business host; and
- b) sending a message from the business host to the server, in which the message authorizes hookup.

29. (Original) The method of claim 6 further comprising the step of sending a marketing message from the business host to the remote terminal.

30. (Currently Amended) A system for providing remote access to financial services comprising:

- a) at least one business host;
- b) a server selectively electronically linked to the business host;
- c) at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM, in which the ATM is electronically linked to the server;
- d) at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server, and in which the first and second user interfaces are substantially the same; and
- e) user software for installation by a customer of the business host on the at least one home banking terminal, wherein when installed the user software ~~allows~~ enables the home banking terminal to allow multiple users of the at least one home banking terminal to each select from different languages and wherein the user software accesses the application software located on the server.

31-32. (Canceled)

33. (Currently Amended) A system for providing remote access to financial services comprising:

a) at least one business host;

b) a server selectively electronically linked to the business host;

c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user;

d) at least one home banking terminal further comprising a user supplied platform and user software installed by a customer of the business host thereon in which when installed the software enables the home banking terminal ~~displays to display~~ on a screen of the home banking terminal a second user interface in the language, and wherein said software ~~allows~~ enables the home banking terminal to allow multiple users to select different languages when accessing said at least one home banking terminal; and

e) in which the first and second user interfaces are substantially identical.

34. (Original) The system of claim 33 in which the user software further comprises:

- a) a runtime application;
- b) an installation program;
- c) a configuration program; and
- d) a help program.

35. (Original) The system of claim 33 in which the server further comprises:

- a) a packet assembler/disassembler;
- b) a session controller;
- c) a customer activated terminal (CAT) terminal protocol interface;

- d) a terminal application front end;
- e) a CAT session manager;
- f) a CAT common integrator;
- g) an activity log server;
- h) a secure encryption server;
- i) a host message normalizer;
- j) an X.25 normalizer; and
- k) at least one business application.

36. (Original) The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal are secure.

37. (Original) The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed and in which enhanced error detection and correction are used to preserve the integrity of the data being transmitted.

38. (Original) The system of claim 33 further comprising a router.

39. (Original) The system of claim 33 in which the router is a small financial CAT gateway.

40. (Original) The system of claim 33 in which there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider.

41. (Original) The system of claim 35 in which the business application allows the user to edit a payee list.

42. (Original) The system of claim 35 in which the business application allows the user to authorize a direct debit.

43. (Original) The system of claim 35 in which the business application allows the user to delete a direct debit.

44. (Original) The system of claim 35 in which the business application allows the user to purchase a mutual fund.

45. (Original) The system of claim 35 in which the business application allows the user to sell a mutual fund.

46. (Original) The system of claim 35 in which the business application allows the user select and review a mutual fund.

47. (Original) The system of claim ₃₅ in which the business application allows the user to review account information.

48. (Original) The system of claim ₃₅ in which the business application allows the user to review securities information.

49. (Original) The system of claim ₃₅ in which the business application allows the user to generate a transaction journal.

50. (Original) The system of claim ₃₅ in which the business application allows the user to transfer assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts.

51. (Original) The system of claim ₅₀ in which the business application allows the user to exchange the assets of the first account to a currency consistent with the second account.

52. (Original) The system of claim ₃₅ in which the business application allows the user to order checks.

53. (Original) The system of claim ₃₅ in which the business application allows the user to print an account statement.

54. (Original) The system of claim 35 in which the business application allows the user to print a balance summary.

55. (Original) The system of claim 35 in which the business application allows the user to process a payment.

56. (New) The method according to claim 1, wherein when installed by the customer the user software enables the customer to configure the personal computer to use to a communication method with the server, the communication method available at the home of the customer.

57. (New) The system according to claim 30, wherein when installed by the customer, the user software enables the customer to configure the home banking terminal to use a communication method with the server, the communication method available at the home of the customer.

58. (New) The system according to claim 33, wherein when installed by the customer, the user software enables the customer to configure the home banking terminal to use a communication method with the server, the communication method available at the home of the customer.